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L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Elizabeth M Miller	Case No.:
Debtor(s)	Chapter 13
	Chapter 13 Plan
√ Original	
Amended	
Date: August 1, 2024	
	E DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE
	YOUR RIGHTS WILL BE AFFECTED
hearing on the Plan proposed by the Debtor. This carefully and discuss them with your attorney. AN	e Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers IYONE WHO WISHES TO OPPOSE ANY PROVISION OF THIS PLAN MUST FILE A nkruptcy Rule 3015 and Local Rule 3015-4. This Plan may be confirmed and become binding,
	O RECEIVE A DISTRIBUTION UNDER THE PLAN, YOU PROOF OF CLAIM BY THE DEADLINE STATED IN THE NOTICE OF MEETING OF CREDITORS.
Part 1: Bankruptcy Rule 3015.1(c) Disclosures	
Plan contains non-standar	rd or additional provisions – see Part 9
Plan limits the amount of	secured claim(s) based on value of collateral – see Part 4
Plan avoids a security into	erest or lien – see Part 4 and/or Part 9
Part 2: Plan Payment, Length and Distribution – F	PARTS 2(c) & 2(e) MUST BE COMPLETED IN EVERY CASE
§ 2(a) Plan payments (For Initial and Amer	nded Plans):
Debtor shall pay the Trustee \$ 1,133.00	napter 13 Trustee ("Trustee") \$ 67,980.00 per month for 60 months; and then month for the remaining months.
	OR
Debtor shall have already paid the Trustoremaining months.	ee \$ through month number and then shall pay the Trustee \$ per month for the
Other changes in the scheduled plan paym	nent are set forth in § 2(d)
§ 2(b) Debtor shall make plan payments to the when funds are available, if known):	e Trustee from the following sources in addition to future wages (Describe source, amount and date
§ 2(c) Alternative treatment of secured clai ✓ None. If "None" is checked, the rest	

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Debtor	Debtor Elizabeth M Miller		Case num	Case number		
	Sale of real property See § 7(c) below for detailed d	ascription				
		•				
5	Loan modification with resee § 4(f) below for detailed do		bering property:			
§ 2(d)	Other information that may	y be important relating to	the payment and length of P	lan:		
§ 2(e)	Estimated Distribution					
	A. Total Priority Claims ((Part 3)				
	1. Unpaid attorney's fe	ees	\$	3,115.00		
	2. Unpaid attorney's co	ost	\$	0.00		
	3. Other priority claim	s (e.g., priority taxes)	\$	0.00		
	B. Total distribution to cu	are defaults (§ 4(b))	\$	55,000.00		
	C. Total distribution on se	ecured claims (§§ 4(c) &(d))	3,019.00		
	D. Total distribution on general unsecured claims (Part 5)		Part 5) \$	48.00		
	Subtotal		\$	61,182.00		
	E. Estimated Trustee's Commission		\$	10%_		
	F. Base Amount		\$	67,980.00		
82 (f)	Allowance of Compensation	Pursuant to I R R 2016				
B2030] is a compensar Confirmati	☑ By checking this box, Deb accurate, qualifies counsel to tion in the total amount of \$\frac{9}{2}\$ tion of the plan shall constitution. ☑ By checking this box, Deb accurate, and Deb accurate. ☑ By checking this box, Deb accurate. ☑ By checking this box Deb accurate. ☑	tor's counsel certifies that receive compensation put 4,725.00 with the Trust	at the information contained in ursuant to L.B.R. 2016-3(a)(2) ee distributing to counsel the a	n Counsel's Disclosure of Compen, and requests this Court approve amount stated in §2(e)A.1. of the F	counsel's	
Part 3: Pri	iority Claims					
\$	§ 3(a) Except as provided in §	§ 3(b) below, all allowed j	priority claims will be paid in	full unless the creditor agrees other	erwise:	
Creditor		Claim Number	Type of Priority	Amount to be Paid by Trustee	+ 0 115 00	
Brad J. S	Sadek, Esq.		Attorney Fee		\$ 3,115.00	
8	§ 3(b) Domestic Support obli	gations assigned or owed	to a governmental unit and pa	aid less than full amount.		
	None. If "None" is ch	necked, the rest of § 3(b) n	eed not be completed.			
•				hat has been assigned to or is owed the ires that payments in $\S 2(a)$ be for a		
Name of	Creditor	Cl	aim Number	Amount to be Paid by Trustee		

Part 4: Secured Claims

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Debtor Elizabeth M M	iller		Case number			
None If "Nor	ne" is checked, the rest of § 4	(a) need not b	ne completed			
Creditor None. If None.	ie is checked, the lest of § 4	Claim Number	Secured Property			
If checked, the creditor(s) list distribution from the trustee and governed by agreement of the panonbankruptcy law. Aarons LLC	the parties' rights will be		Washer and dryer			
If checked, the creditor(s) list distribution from the trustee and governed by agreement of the panonbankruptcy law. Aarons LLC	the parties' rights will be		Television			
If checked, the creditor(s) list distribution from the trustee and governed by agreement of the panonbankruptcy law. US Department of HUD	the parties' rights will be		4631 Melrose Street Philadelphia, PA 19137-110	4631 Melrose Street Philadelphia, PA 19137-1108		
-	and maintaining payments					
None. If "Nor	ne" is checked, the rest of § 4	(b) need not b	pe completed.			
The Trustee shall distril monthly obligations falling due at				, Debtor shall pay directly to creditor		
Creditor	Claim Number		Description of Secured Property and Address, if real property	Amount to be Paid by Trustee		
M & T Bank	Claim No		4631 Melrose Street Philadelphia, PA 19137-1108 Philadelphia County FMV \$232,600 (minus cost of sale) \$186,080	\$55,000.00		
§ 4(c) Allowed Secured or validity of the claim	d Claims to be paid in full:	based on pro	oof of claim or pre-confirmation de	etermination of the amount, extent		
	ne" is checked, the rest of § 4 cured claims listed below sha		pe completed. full and their liens retained until com	upletion of payments under the plan.		
			oceeding, as appropriate, will be filed determination prior to the confirmation			
	ts determined to be allowed upriority claim under Part 3, a		ims will be treated either: (A) as a go by the court.	eneral unsecured claim under Part 5		
be paid at the rate and	in the amount listed below. I	f the claimani	"present value" interest pursuant to 1 tincluded a different interest rate or for "present value" interest, the clain	amount for "present value" interest		

(5) Upon completion of the Plan, payments made under this section satisfy the allowed secured claim and release the corresponding lien.

Name of Creditor	Claim	Description of Secured	Allowed Secured	Present	Dollar Amount of	Amount to be
	Number	Property	Claim	Value	Present Value	Paid by Trustee
				Interest Rate	Interest	
Water Revenue		4631 Melrose Street	\$3,019.00	0.00%	\$0.00	\$3,019.00
Bureau		Philadelphia, PA 191370				

confirmation.

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Debtor	<u> </u>	lizabeth I	M Miller					Case number			
	interest	The claims in a motor	below were ovehicle acqui	either (1) incurre	ed with onal us		e the p	etition date and			money security date and secured by a
	plan.	(1) The allo	owed secured	claims listed be	elow sh	nall be paid in full	and th	eir liens retaine	d until completion	n of pa	ayments under the
	paid at	the rate and	l in the amou	nt listed below.	If the c		a diffe	rent interest rate	e or amount for "¡	presen	5(a)(5)(B)(ii) will be t value" interest in
Name of	f Credito	or Claim	Number	Description of Secured Propo		Allowed Secured Claim		esent Value terest Rate	Dollar Amou Present Valu Interest		Amount to be Paid by Trustee
	§ 4(e) S	urrender									
	✓	(1) Debto: (2) The au of the Plan	r elects to sur utomatic stay n.	render the secur under 11 U.S.C	red pro . § 362	need not be comperty listed below (a) and 1301(a) we be creditors listed be	that so	pect to the secur	red property term	inates	upon confirmation
Credito	r			Cla	im Nu	mber	Secur	ed Property			
	№ Non (1) Deb	or shall pu	" is checked,	odification direc	ctly wit		ccesso	r in interest or it	ts current service:	r ("Mo	ortgage Lender"), in
amount o payments (3) If the	(2) Duri	ng the mod per month, to the Mort	ification appl which repres tgage Lender. approved by	ents (<i>des</i>	Debtor	or shall make adequate basis of adequate shall either (A) file	protect e an an	nended Plan to o	Debtor shall rem	it the	adequate protection ne allowed claim of
				ider may seek re	enei ir	om the automatic	stay w	ith regard to the	conateral and D	edior	viii not oppose it.
Part 5:G			classified allo	wed unsecured	-	priority claims) need not be comp	oleted.				
Credito	r		Claim Nun	iber		is for Separate rification		Treatment		Amoui Truste	nt to be Paid by e
	§ 5(b) T	-		non-priority cla	nims						
		(1) Liquid	dation Test (<i>c</i>	heck one box)							
			✓ All Debto	or(s) property is	claime	ed as exempt.					
						erty valued at \$ ved priority and ur				olan pr	ovides for
		(2) Fundi	ng: § 5(b) cla	ims to be paid a	s follo	ws (check one bo	r):				

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Debtor	Elizabeth M Mille	er	Case number	Case number			
	✓ Pro	o rata					
	100	0%					
	Oti	her (Describe)					
Part 6: Exec	utory Contracts & Une	xpired Leases					
√		is checked, the rest of § 6 ne	ed not be completed.				
Creditor		Claim Number	Nature of Contract or Lease	Treatment by Debtor Pursuant to §365(b)			
Part 7. Otho	n Duovisions						
Part 7: Othe							
	-	S Applicable to The Plan					
(1)	_	the Estate (check one box)					
	✓ Upon confirm						
	Upon dischar	rge					
	Subject to Bankruptcy amounts listed in Parts		322(a)(4), the amount of a creditor's claim list	sted in its proof of claim controls over			
			(5) and adequate protection payments under creditors shall be made to the Trustee.	§ 1326(a)(1)(B), (C) shall be disbursed			
completion of	of plan payments, any su	ich recovery in excess of any	rsonal injury or other litigation in which Deb applicable exemption will be paid to the Truor or as agreed by the Debtor or the Trustee and	istee as a special Plan payment to the			
§ 7	(b) Affirmative duties	on holders of claims secure	ed by a security interest in debtor's princip	pal residence			
(1)	Apply the payments re	ceived from the Trustee on th	ne pre-petition arrearage, if any, only to such	arrearage.			
	Apply the post-petition the underlying mortgage		s made by the Debtor to the post-petition mo	rtgage obligations as provided for by			
of late payme	ent charges or other def		rent upon confirmation for the Plan for the so based on the pre-petition default or default(s and note.				
			bebtor's property sent regular statements to the Plan, the holder of the claims shall resume so				
			bebtor's property provided the Debtor with corpetition coupon book(s) to the Debtor after				
(6)	Debtor waives any vio	lation of stay claim arising fro	om the sending of statements and coupon bo	oks as set forth above.			
§ 7	(c) Sale of Real Prope	rty					
✓	None. If "None" is che	ecked, the rest of § 7(c) need i	not be completed.				
case (the "Sa	Closing for the sale of le Deadline"). Unless on at the closing ("Closi	therwise agreed, each secured	shall be completed within months of d creditor will be paid the full amount of their	the commencement of this bankruptcy rescured claims as reflected in § 4.b			

(2) The Real Property will be marketed for sale in the following manner and on the following terms:

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Debtor	Elizabeth M Miller	Case number
this Plaı Plan, if,	d encumbrances, including all § 4(b) claims, n shall preclude the Debtor from seeking cou	ate an order authorizing the Debtor to pay at settlement all customary closing expenses and all as may be necessary to convey good and marketable title to the purchaser. However, nothing in rt approval of the sale pursuant to 11 U.S.C. §363, either prior to or after confirmation of the necessary or in order to convey insurable title or is otherwise reasonably necessary under the
	(4) At the Closing, it is estimated that the a	amount of no less than \$ shall be made payable to the Trustee.
	(5) Debtor shall provide the Trustee with a	copy of the closing settlement sheet within 24 hours of the Closing Date.
	(6) In the event that a sale of the Real Prop	perty has not been consummated by the expiration of the Sale Deadline::
Part 8:	Order of Distribution	
	The order of distribution of Plan payme	ents will be as follows:
		non-priority claims to which debtor has not objected
*Percen	ntage fees payable to the standing trustee wi	ll be paid at the rate fixed by the United States Trustee not to exceed ten (10) percent.
Part 9:	Nonstandard or Additional Plan Provisions	
	Bankruptcy Rule 3015.1(e), Plan provisions sandard or additional plan provisions placed els	et forth below in Part 9 are effective only if the applicable box in Part 1 of this Plan is checked.
	✓ None. If "None" is checked, the rest of	
	- volume is encoured, the rest of	
Part 10	: Signatures	
provisio		or unrepresented Debtor(s) certifies that this Plan contains no nonstandard or additional that the Debtor(s) are aware of, and consent to the terms of this Plan.
Date:	August 1, 2024	/s/ Brad J. Sadek, Esq. Brad J. Sadek, Esq. Attorney for Debtor(s)
Date:	August 1, 2024	/s/ Elizabeth M Miller Elizabeth M Miller Debtor
Date:		
		Joint Debtor